

Information to identify the case:		
Debtor 1	Kerry Moody	
	First Name	Middle Name
Debtor 2 (Spouse, if filing)		
	First Name	Middle Name
United States Bankruptcy Court	Western District of Texas	
Case number:	16-31964-hcm	
Social Security number or ITIN xxx-xx-1666		
EIN -----		
Social Security number or ITIN -----		
EIN -----		
Date case filed for chapter 13 12/5/16		

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/15

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Kerry Moody	
2. All other names used in the last 8 years		
3. Address	323 Rio Verde Dr. El Paso, TX 79912	
4. Debtor's attorney Name and address	Michael R. Nevarez The Law Offices of Michael R. Nevarez P.O. Box 12247 El Paso, TX 79913	Contact phone (915) 584-8000 Email: MNevezar@LawOfficesMRN.com
5. Bankruptcy trustee Name and address	Stuart C. Cox El Paso Chapter 13 Trustee 1760 N. Lee Trevino Dr. El Paso, TX 79936	Contact phone (915) 598-6769
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov . See Court website for electronic filing information: www.txwb.uscourts.gov .	511 E. San Antonio Ave., Rm. 444 EL PASO, TX 79901	Hours open Monday – Friday 8:00 AM – 4:00 PM Contact phone (915) 779-7362 Date: 12/20/16

For more information, see page 2

<p>7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.</p>		
	January 12, 2017 at 01:30 PM	Location: El Paso Suite 135, The Spectrum Bldg., 8201 Lockheed, El Paso, TX 79925
	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	
8. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	Deadline to file a complaint to challenge dischargeability of certain debts:	Filing deadline: 3/13/17
<p>You must file:</p> <ul style="list-style-type: none"> • a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or • a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). <p>Deadline for all creditors to file a proof of claim (except governmental units):</p> <p>Deadline for governmental units to file a proof of claim:</p> <p>Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.</p> <p>Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</p> <p>Filing deadline: 30 days after the conclusion of the meeting of creditors</p>		
9. Filing of plan	<p>The hearing on confirmation will be held on: 2/15/17 at 09:00 AM, Location: El Paso Courtroom, 511 E. San Antonio Avenue, El Paso, TX 79901</p> <p>The debtor has filed a plan as of this date. The plan or a summary of the plan will be sent separately.</p> <p><i>or</i> The debtor has filed a plan. The plan or a summary of the plan is enclosed.</p> <p><i>or</i> The debtor has not filed a plan as of this date. The plan or a summary of the plan will be sent separately.</p>	
10. Creditors with a foreign address	<p>If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.</p>	
11. Filing a chapter 13 bankruptcy case	<p>Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy or summary of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.</p>	
12. Exempt property	<p>The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.</p>	
13. Discharge of debts	<p>Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.</p>	

In re:
Kerry Moody
DebtorCase No. 16-31964-hcm
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0542-3

User: cardenasr
Form ID: 309IPage 1 of 1
Total Noticed: 14

Date Rcvd: Dec 20, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 22, 2016.

db +Kerry Moody, 323 Rio Verde Dr., El Paso, TX 79912-3011
 16948479 +Ad Astra Recovery, 7330 W 33rd St Ste 118, Wichita, KS 67205-9370
 16948481 +Central Financial Control, Po Box 66044, Anaheim, CA 92816-6044
 16948484 First Premier Bank, 601 S Minneaplois Ave, Dious FDalls, SD 57104
 16948485 +Gvt Emp Cu, 7227 Viscount Blvd, El Paso, TX 79925-4891
 16957803 +National Credit Adjusters, LLC, PO Box 3023, Attn: Bankruptcy Department, Hutchinson, KS 67504-3023
 16948486 +Nationstar Mortgage, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620
 16955862 +Nationstar Mortgage LLC, c/o BDFTE, LLP, 4004 Belt Line Rd Suite 100, Addison, TX 75001-4320

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: MNevarez@LawOfficesMRN.com Dec 21 2016 00:03:26 Michael R. Nevarez,
 The Law Offices of Michael R. Nevarez, P.O. Box 12247, El Paso, TX 79913
 tr +E-mail/Text: mchavez@chl3elpaso.com Dec 21 2016 00:03:29 Stuart C. Cox,
 El Paso Chapter 13 Trustee, 1760 N. Lee Trevino Dr., El Paso, TX 79936-4565
 ust E-mail/Text: USTPRegion07.sn.bnc@usdoj.gov Dec 21 2016 00:03:57
 United States Trustee - EP12, U.S. Trustee's Office, 615 E. Houston, Suite 533,
 P.O. Box 1539, San Antonio, TX 78295-1539
 16948482 +E-mail/Text: CONNBANKRUPTCY@CONNS.COM Dec 21 2016 00:04:50 Conns Credit Corp,
 3295 College St, Beaumont, TX 77701-4611
 16948483 +EDI: DISCOVER.COM Dec 20 2016 23:58:00 Discover Financial, Po Box 3025,
 New Albany, OH 43054-3025
 16948487 EDI: PRA.COM Dec 20 2016 23:53:00 Portfolio Recovery, Po Box 41067, Norfolk, VA 23541
 TOTAL: 6

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Nationstar Mortgage LLC
 aty ##+Abbey U. Dreher, Barrett Daffin Frappier Turner & Engel, 4004 Beltline Road, Suite 100,
 Addison, TX 75001-4320
 16948480 ##+Barrett Daffin Frappier Turner & Engel, 4004 Belt Line Rd, #100, Addison, TX 75001-4320
 TOTALS: 1, * 0, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 22, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 19, 2016 at the address(es) listed below:

Abbey U. Dreher on behalf of Creditor Nationstar Mortgage LLC wdecf@BDFGROUP.com,
 marshak@bdfgroup.com
 Michael R. Nevarez on behalf of Debtor Kerry Moody MNevarez@LawOfficesMRN.com,
 MRN4Bankruptcy@gmail.com
 Stuart C. Cox mbeard@chl3elpaso.com
 United States Trustee - EP12 USTPRegion07.SN.ECF@usdoj.gov

TOTAL: 4